

SUMMARY OF TERMS

	MasterCard® Card
Annual Percentage Rate (APR) for Purchases	5.90% Introductory APR for the first six billing cycles. After that, your APR will be Prime plus a Margin of 4.90% or 7.90% based on your balance. Balances < \$2,000 variable APR of Prime + 7.90 (11.15%) Balances > \$2,000 variable APR of Prime + 4.90 (8.15%) This APR will vary with the market based on <i>The Wall Street Journal</i> Prime Rate.
APR For Balance Transfers	5.90% fixed introductory APR for six months. After that, your APR for Balance Transfers will be Prime plus a Margin of 4.90% or 7.90% based on your balance. This APR will vary with the market based on <i>The Wall Street Journal</i> Prime Rate.
APR for Cash Advances	21.00% APR
Penalty APR and When it Applies	21.00% This APR may be applied to your account if you make a late payment How Long Will the Penalty APR Apply? If your APRs are increased due to late payment, the Penalty APR will apply until you make six consecutive minimum payments when due.
Paying Interest	Your due date is at least 25 days after the close of each Billing Cycle. We will not charge you interest on Purchases if you pay and we receive your entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

Fees	
Annual Fee	None
Transaction Fees	
• Foreign Transaction	3% of each Purchase or Cash Advance transaction amount
Penalty Fees	
• Late Payment	Up to \$35
• Over-the-Credit Limit	Up to \$35
• Returned Payment	Up to \$35

The Margin we use and add to the Prime Rate to determine the APR for Purchases and Balance Transfers is 5.90% or 7.90% based on balance. Balances < \$2,000 = variable APR of Prime + 7.90% and Balances > \$2,000 = variable APR of Prime + 4.90%

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)". See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Monthly Cash Rebate

You will receive a Cash Rebate equal to .50% of your net Purchases (Purchases less Returns) each Billing Cycle. Your Cash Rebate will be based on the total net Purchases posted to your Account during your actual Billing Cycle dates. Your cash rebate will be credited to your Account by the fifth business day of the following Billing Cycle. Should the amount of Returns exceed the Purchases during any Billing Cycle resulting in a credit balance, your Account will be debited accordingly.